IN THE CLAIMS

1. (Previously presented) A hand-held electronic checkbook apparatus comprising:

an input device configurable to receive financial data from a user through operation of a keyboard simulated and rendered on the input device;

a housing to contain electronics; and

a printing device for printing an electronic check at the electronic checkbook.

2. (Original) The apparatus of claim 1, further comprising a display for displaying data to the user.

3. (Original) The apparatus of claim 2, in which the input device is a touch-sensitive LCD.

4-5. (Cancelled)

6. (Previously presented) A hand-held electronic checkbook apparatus comprising:

an input device configurable to receive financial data from a user through operation of a keyboard simulated and rendered on the input device;

a display device for displaying data to the user;

a processor for manipulating the data from the user;

a printing device for printing an electronic check at the electronic checkbook; and

a housing to contain electronics, including the processor.

7. (Previously presented) The apparatus of claim 6, in which the input device is a touch-sensitive LCD.

8. (Original) The apparatus of claim 6, further comprising an input/output port capable of transmitting and receiving data.

9. (Original) The apparatus of claim 8, further comprising an Internet u >-link that allows synchronization of electronic checkbook data and actual financial accour t data maintained by a financial institution remote from the user.

10. (Original) The apparatus of claim 9, further comprising a reconcile t ıe checkbook function.

11. (Previously presented) A method for writing an electronic check on ı hand-held electronic checkbook apparatus comprising:

procuring the electronic checkbook;

selecting an account type;

selecting a check format;

entering data into predefined fields in an intangible form for printing the ele :tronic check on a tangible medium at the electronic checkbook;

printing the electronic check.

12. (Original) The method of claim 11, in which the data is financial d: ta of a user.

13. (Original) The method according to claim 12, in which a first field is a payee field and a second field is a numeric amount field.

14. (Original) The method according to claim 13, further comprising a >plying a signature to the electronic check after printing.

15. (Original) The method according to claim 13, further comprising a pplying a digital signature to the electronic check prior to printing.

16. (Previously presented) A method for writing an electronic check o ı a hand-held electronic checkbook apparatus comprising:

procuring the electronic checkbook;

selecting an account type;

selecting a check format;

entering a first data into a payee field on the electronic checkbook;

entering a second data into a numeric amount field on the electronic checkbo ›k; and

entering a print command for printing the electronic check at the electronic checkbook.

17. (Original) The method according to claim 16, further comprising apj lying a signature to the electronic check after printing.

18. (Original) The method according to claim 16, further comprising apj ılying a digital signature to the electronic check prior to printing.

19. (Original) The method according to claim 16, further comprising co ıfiguring the electronic checkbook with a to-do list, the to-do list being characterized as recu ring monthly checks of the user.

20. (Original) The method according to claim 19, in which a processor ›f the electronic checkbook prompts the user via a display to complete the to-do list.

21. (Original) The method according to claim 20, further comprising w iting the electronic check in response to a prompt originated by the electronic checkbook.

22-27. (Cancelled)